# Case 15-83192 Doc 1 Filed 12/31/15 Entered 12/31/15 09:26:50 Desc Main Document Page 1 of 71

Fill in this information to identify your case:			
United States Bankruptcy Court for the:			
NORTHERN DISTRICT OF ILLINOIS	_		
Case number (if known)	_ Chapter you are filing under:		
	Chapter 7		
	☐ Chapter 11		
	☐ Chapter 12		
	☐ Chapter 13	_	Check if this an amended filing

### Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	British First name  L Middle name  Thomas Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years Include your married or maiden names.	<b>,</b>		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1225		

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Debtor 1 British L Thomas

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs
5.	Where you live	1415 Jackson St.	If Debtor 2 lives at a different address:
		Rockford, IL 61107  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Winnebago	
		County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Document Case number (if known) Debtor 1 British L Thomas

-411 7	Tell the Court About \ The chapter of the			orief description of each, see	Notice Pr	aquired by 11 I I C	C & 342(b) for Individ	Juals Filing for Rankruntov
	Bankruptcy Code you are			go to the top of page 1 and c			.C. § 342(b) 101 IIIdivid	iuais Filing for Barikrupicy
	choosing to file under	■ Chap	pter 7					
		☐ Chap	oter 11					
		☐ Chapter 12						
		☐ Chap	oter 13					
3.	How you will pay the fee	ab or	out how yo	e entire fee when I file my pe ou may pay. Typically, if you a attorney is submitting your pa address.	re paying	the fee yourself,	you may pay with cas	h, cashier's check, or money
				y the fee in installments. If yee in Installments (Official For		e this option, sigr	and attach the Applic	cation for Individuals to Pay
		☐ Ir	equest that t is not req	at my fee be waived (You ma uired to, waive your fee, and	y request may do s	o only if your inco	me is less than 150%	of the official poverty line
				o your family size and you are cation to Have the Chapter 7				
€.	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes.						
			District	ND IL WD Chapter 13	When	12/30/13	Case number	13-84276
			District		_ When		Case number	
			District		_ When		Case number	
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
			Debtor				Relationship to y	/ou
			District	-	When	_	Case number, if	known
			Debtor				Relationship to y	/ou
			District		_ When		Case number, if	known
11.	Do you rent your residence?	■ No.	Go to I	ine 12.				
	residence:	☐ Yes.	Has yo	our landlord obtained an evicti	on judgm	ent against you a	nd do you want to stay	in your residence?
				No. Go to line 12.				
				Yes. Fill out <i>Initial Statemen</i> bankruptcy petition.	t About a	n Eviction Judgm	<i>ent Against You</i> (Form	101A) and file it with this

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Debtor 1 British L Thomas Document Page 4 of 71 Case number (if known)

Part	3: Report About Any Bus	sinesses `	You Own	as a Sole Propriet	tor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	and location of bus	siness		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Stat	tte & ZIP Code		
	it to this petition.		Check	k the appropriate bo	ox to describe your business:		
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as d	lefined in 11 U.S.C. § 101(53A))		
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))		
				None of the above	e		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	u are filing under Chapter 11, the court must know whether you are a small business debtor so that it can stilines. If you indicate that you are a small business debtor, you must attach your most recent balance shee ations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow U.S.C. 1116(1)(B).				
	For a definition of small	No.	I am r	not filing under Chap	pter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code.		11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Part	: 4: Report if You Own or	Have Any	Hazardo	us Property or Any	y Property That Needs Immediate Attention		
14.	Do you own or have any	■ Na					
	property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is	the hazard?			
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?			
	•				Number, Street, City, State & Zip Code		

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Debtor 1 **British L Thomas**  Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a 

mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if anv.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity. I have a mental illness or a mental

> deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Page 6 of 71 Case number (if known) Debtor 1 **British L Thomas** Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under □ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do **1** 25,001-50,000 1-49 **1**,000-5,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 □ 200-999 19. How much do you □ \$500,000,001 - \$1 billion □ \$1,000,001 - \$10 million **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million How much do you □ \$1,000,001 - \$10 million □ \$0 - \$50,000 □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ British L Thomas

**British L Thomas** Signature of Debtor 1

December 31, 2015

MM / DD / YYYY

Executed on

Signature of Debtor 2

MM / DD / YYYY

Executed on

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Debtor 1 British L Thomas Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Gary C. Flanders	Date	December 31, 2015
Signature of Attorney for Debtor		MM / DD / YYYY
Gary C. Flanders		
Printed name		
Bankruptcy Clinic		
Firm name		
1 Court Place		
Rockford, IL 61101		
Number, Street, City, State & ZIP Code		
Contact phone <b>815-962-7084</b>	mail address	
6180219		
Bar number & State		

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lentify your case:			
L Thomas			
	Middle Name	Last Name	
	Middle Name	Last Name	

\_\_\_\_\_\_ Check if this is an

### Official Form 106Sum

Fill in this information to ic

British First Name

First Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Debtor 1

Debtor 2 (Spouse if, filing)

Case number (if known)

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	17,450.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	17,450.00
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	27,800.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	10,300.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	79,685.00
	Your total liabilities	\$	117,785.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,505.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,427.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	our other s	chedules.
7.	■ Yes What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Debtor 1 British L Thomas Document Page 9 of 71 Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$

\$\_\_\_\_\_3,404.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Tota	l claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	10,300.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	10,300.00

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Document Page 10 of 71 Fill in this information to identify your case and this filing: Debtor 1 **British L Thomas** Middle Name Last Name First Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number ☐ Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Chevy Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: Cobalt Model Creditors Who Have Claims Secured by Property. Debtor 1 only 2009 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: 75,000 ☐ Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another Subject to security interest of \$5,000.00 \$5,000.00 Citizens Finance, dealer value ☐ Check if this is community property (see instructions) \$8000.00 Do not deduct secured claims or exemptions. Put Hyundai 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Elantra Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2012 Year: Debtor 2 only Current value of the Current value of the 96000 Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another subject to security interest of \$10,000.00 \$10,000.00 **Grant Park Auto Sales retail** ☐ Check if this is community property value \$15,000.00. (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

■ No

☐ Yes

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Debtor '	British L Th	omas			Case	number (if known)	
					om Part 2, including any e		\$15,000.00
Part 3:	Describe Your Perso	onal and Ho	usehold Items	•			
				rest in any of the follow	ring items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
Exan				hina, kitchenware			
■ Ye	s. Describe	had de		ontimeted retail val	of \$2200 00		\$1 100 <b>0</b> 0
		bea, ar	esser, with	estimated retail val	ue of \$2200.00		\$1,100.00
■ No	nples: Televisions a including cel			, stereo, and digital equi dia players, games	oment; computers, printers,	scanners; music o	collections; electronic devices
Exan	other collect		paintings, pri orabilia, colle		oks, pictures, or other art ob	ijects; stamp, coin	n, or baseball card collections;
Exam	musical insti	ographic, e		other hobby equipment;	bicycles, pool tables, golf cl	ubs, skis; canoes	and kayaks; carpentry tools;
■ No	mples: Pistols, rifle	s, shotgun:	s, ammunitio	n, and related equipmer	ıt		
	<i>mples:</i> Everyday c	lothes, furs	, leather coat	ts, designer wear, shoes	, accessories		
- 16	s. Describe	Debtor'	's clothing,	, with estimated reta	il value of \$700		\$300.00
	<i>mples:</i> Everyday je	ewelry, cost	tume jewelry,		ding rings, heirloom jewelry,	watches, gems, g	gold, silver \$50.00
Exa ■ No	-farm animals mples: Dogs, cats, os. Describe	birds, hors	ses				

## 13

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

☐ Yes. Give specific information.....

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☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

☐ Yes. List each account separately.

Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

■ No

Institution name or individual: ☐ Yes. .....

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No

Issuer name and description. ☐ Yes.....

Case 15-83192 Doc 1 Filed 12/31/15 Entered 12/31/15 09:26:50 Desc Main Document Page 13 of 71 Case number (if known) Debtor 1 **British L Thomas** 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☐ Yes. Give specific information...

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

☐ Yes. Describe each claim.......

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☐ Yes. Describe each claim.......

35. Any financial assets you did not already list

■ No

Official Form 106A/B Schedule A/B: Property page 4

	Case 15-83192	Doc 1 Filed 12/31/1 Document	5 Entered 1 Page 14 of	2/31/15 09:26:50	Desc Main
Debto	or 1 British L Thomas	Document		Case number (if known)	
	Yes. Give specific information				
		vour entries from Part 4, including			\$1,000.00
Part 5	Describe Any Business-Related	d Property You Own or Have an Interes	t In. List any real estat	e in Part 1.	
37. <b>Do</b>	you own or have any legal or equi	itable interest in any business-related	property?		
<b>I</b>	No. Go to Part 6.				
	Yes. Go to line 38.				
Part 6	Describe Any Farm- and Comme If you own or have an interest in fa	ercial Fishing-Related Property You O	wn or Have an Interes	t In.	
46. <b>D</b>	o you own or have any legal o	or equitable interest in any farm- o	or commercial fishi	ng-related property?	
	No. Go to Part 7.				
	Yes. Go to line 47.				
Dort 7	Describe All Brancets Vous	Own or House on Intercet in That You F	id Nat List Above		
Part 7	Describe All Property You	Own or Have an Interest in That You D	III NOT LIST ADOVE		
		any kind you did not already list?			
	Examples: Season tickets, counti No	ry club membership			
	Yes. Give specific information				
_	Too. Civo opcome information			,	
54.	Add the dollar value of all of y	our entries from Part 7. Write tha	t number here		\$0.00
				ļ	
Part 8	List the Totals of Each Part	of this Form			
55. I	Part 1: Total real estate, line 2				\$0.00
56. I	Part 2: Total vehicles, line 5		\$15,000.00		
57. l	Part 3: Total personal and hou	usehold items, line 15	\$1,450.00		
58. I	Part 4: Total financial assets, I	line 36	\$1,000.00		
59. l	Part 5: Total business-related	property, line 45	\$0.00		
60. I	Part 6: Total farm- and fishing	-related property, line 52	\$0.00		
61. l	Part 7: Total other property no	ot listed, line 54 +	\$0.00		
62.	Total personal property. Add li	ines 56 through 61	\$17,450.00	Copy personal property to	otal <b>\$17,450.00</b>
				ı	

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$17,450.00

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		DUCUITIE	:11L	<u>L</u>	
Fill in this infor	mation to identify your	case:			
Debtor 1	British L Thomas				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
2012 Hyundai Elantra 96000 miles subject to security interest of Grant	\$10,000.00		\$2,400.00	735 ILCS 5/12-1001(c)	
Park Auto Sales retail value \$15,000.00. Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit		
bed, dresser, with estimated retail value of \$2200.00	\$1,100.00		\$1,100.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit		
Debtor's clothing, with estimated retail value of \$700	\$300.00		\$300.00	735 ILCS 5/12-1001(a)	
Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit		
jewelry, with estimated retail value of \$100	\$50.00		\$50.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit		
cash on hand Line from Schedule A/B: 16.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
LINE HOITI SCHEUUIE A/D. 10.1			100% of fair market value, up to any applicable statutory limit		

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Debtor 1 British L Thomas

	ef description of the property and line on Current value of the Amount of the dule A/B that lists this property portion you own		ount of the exemption you claim	Specific laws that allow exemption		
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
	ase - checking e from Schedule A/B: 17.1	<b>3000.00</b> ■ <b>4000.00</b>	\$300.00	735 ILCS 5/12-1001(b)		
LIN	e Irom <i>Scriedule Arb.</i> 17.1			100% of fair market value, up to any applicable statutory limit		
	I phone with estimated retail value \$600.00	\$300.00		\$300.00	735 ILCS 5/12-1001(b)	
	e from Schedule A/B: 18.1			100% of fair market value, up to any applicable statutory limit		
	D player, and TV with estimated ail value of \$400.00	\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
	e from Schedule A/B: 18.2			100% of fair market value, up to any applicable statutory limit		

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Page 17 of 71 Document Fill in this information to identify your case: Debtor 1 **British L Thomas** Middle Name First Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if 1. Do any creditors have claims secured by your property? ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims Column B Column C Column A 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much Amount of claim Value of collateral Unsecured as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the that supports this portion value of collateral. claim If any Describe the property that secures the claim: Citizens Finance \$11,000.00 \$8,000.00 \$3,000.00 Creditor's Name 2009 Chevy Cobalt As of the date you file, the claim is: Check all that P.O. Box 739 Dubuque, IA 52004-0739 □ Contingent Number, Street, City, State & Zip Code Unliquidated ☐ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ At least one of the debtors and another Judgment lien from a lawsuit ☐ Check if this claim relates to a ☐ Other (including a right to offset) community debt August 2010 Date debt was incurred Last 4 digits of account number \$0.00 \$0.00 \$0.00 2.2 Citizens Finance Describe the property that secures the claim: Creditor's Name notice only 6457 North 2nd Street As of the date you file, the claim is: Check all that Loves Park, IL 61111-4109 ☐ Contingent Number, Street, City, State & Zip Code ■ Unliquidated ☐ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. ☐ An agreement you made (such as mortgage or secured) ■ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ At least one of the debtors and another Judgment lien from a lawsuit ☐ Check if this claim relates to a Other (including a right to offset) community debt

Date debt was incurred

Last 4 digits of account number

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Debtor 1 British L Thomas	C	case number (if know)				
First Name Middle N	Name Last Name					
2.3 Grant Park Auto Sales	Describe the property that secures the claim:	\$16,000.00	\$15,000.00	\$1,000.00		
Creditor's Name	2012 Hyundai Elantra	<del>- + + + + + + + + + + + + + + + + + + +</del>	<u> </u>	<b>V</b> 1,000100		
	As of the date you file, the claim is: Check all that					
908 Broadway	apply.					
Rockford, IL 61104	☐ Contingent					
Number, Street, City, State & Zip Code	Unliquidated					
What some the debto of	Disputed					
Who owes the debt? Check one.	Nature of lien. Check all that apply.					
Debtor 1 only	An agreement you made (such as mortgage or secu	red				
Debtor 2 only	car loan)					
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)					
At least one of the debtors and another	Judgment lien from a lawsuit					
☐ Check if this claim relates to a community debt	Other (including a right to offset)					
Date debt was incurred	Last 4 digits of account number					
Officer Managing or						
2.4 Officer, Managing or General Agent	Describe the property that secures the claim:	\$0.00	\$0.00	\$0.00		
Creditor's Name	notice only					
Security Finance of						
Illinois, LLC						
181 Security Place	As of the date you file, the claim is: Check all that apply.					
Spartanburg, SC 29307	Contingent					
Number, Street, City, State & Zip Code	☐ Unliquidated					
	Disputed					
Who owes the debt? Check one.	Nature of lien. Check all that apply.					
■ Debtor 1 only	<ul> <li>An agreement you made (such as mortgage or secu car loan)</li> </ul>	red				
Debtor 2 only	Cai loail)					
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)					
At least one of the debtors and another	Judgment lien from a lawsuit					
☐ Check if this claim relates to a community debt	Other (including a right to offset)					
Date debt was incurred	Last 4 digits of account number					
2.5 Security Finance		\$800.00	\$500.00	\$300.00		
Creditor's Name	Describe the property that secures the claim:	<del>Ψουυ.υυ</del> –	Ψ300.00	φ300.00		
	furniture					
of Illinois, Inc. c/o AR Biggs, President						
204 E. Main Street	As of the date you file, the claim is: Check all that					
Spartanburg, SC 29304	apply.  Contingent					
Number, Street, City, State & Zip Code	☐ Unliquidated					
, , , , , , , , , , , , , , , , , , ,	☐ Disputed					
Who owes the debt? Check one.	Nature of lien. Check all that apply.					
■ Debtor 1 only	☐ An agreement you made (such as mortgage or secu	red				
☐ Debtor 2 only	car loan)					
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)					
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit					
☐ Check if this claim relates to a community debt	Other (including a right to offset)  Purchase N	loney Lien				
September						
Date debt was incurred 2013	Last 4 digits of account number					

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Debtor 1 British L Thomas	Ca	Case number (if know)				
First Name Middle I	Name Last Name					
2.6 Security Finance Corporation	Describe the property that secures the claim:	\$0.00	\$0.00	\$0.00		
Creditor's Name	notice only					
of Illinois, Inc.						
c/o CT Corporation	As of the date you file, the claim is: Check all that					
System	apply.					
208 S. LaSalle Street Suite 814	☐ Contingent					
Chicago, IL 60604						
Number, Street, City, State & Zip Code	☐ Unliquidated					
Number, Street, City, State & Zip Code	☐ Disputed					
Who owes the debt? Check one.	Nature of lien. Check all that apply.					
■ Debtor 1 only	An agreement you made (such as mortgage or secure	d				
Debtor 2 only	car loan)					
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)					
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit					
☐ Check if this claim relates to a community debt	Other (including a right to offset)					
Date debt was incurred	Last 4 digits of account number					
Security Finance of			40.00	40.00		
Illinois, LLC	Describe the property that secures the claim:	\$0.00	\$0.00	\$0.00		
Creditor's Name	notice only					
c/o CT Corporation						
System	As of the date you file, the claim is: Check all that					
208 S. LaSalle St. Suite 814	apply.					
	☐ Contingent					
Chicago, IL 60604  Number, Street, City, State & Zip Code	<b>—</b>					
Number, Street, City, State & Zip Code	☐ Unliquidated					
Who owes the debt? Check one.	☐ Disputed  Nature of lien. Check all that apply.					
_						
■ Debtor 1 only	An agreement you made (such as mortgage or secure car loan)	d				
Debtor 2 only	_					
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)					
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit					
☐ Check if this claim relates to a community debt	Other (including a right to offset)					
Date debt was incurred	Last 4 digits of account number					
		407 000 00				
_	Column A on this page. Write that number here:	\$27,800.00				
If this is the last page of your form, add Write that number here:	the donar value totals from all pages.	\$27,800.00				
Part 2: List Others to Be Notified f	or a Debt That You Already Listed					
Use this page only if you have others to be to collect from you for a debt you owe to	be notified about your bankruptcy for a debt that you alressomeone else, list the creditor in Part 1, and then list the din Part 1, list the additional creditors here. If you do no	collection agency here. Simila	rly, if you have more	than one		
-NONE-	On which line	n Dart 1 did you ontor t	ne creditor?			
-NUNE-		n Part 1 did you enter tl	ie creditor?			
	Last 4 digits of	account number				

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Page 20 of 71 Document Fill in this information to identify your case: Debtor 1 **British L Thomas** Middle Name Last Name First Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Total claim Priority Nonpriority amount amount 2.1 Illinois Department of Revenue \$300.00 Unknown Unknown Last 4 digits of account number Priority Creditor's Name **Bankruptcy Section** When was the debt incurred? 2010 P.O. Box 64338 Chicago, IL 60664-0338 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ■ Domestic support obligations ☐ At least one of the debtors and another

> Taxes and certain other debts you owe the government  $\hfill\square$  Claims for death or personal injury while you were intoxicated

> > **IL** 1040

☐ Other. Specify

☐ Check if this claim is for a community debt

Is the claim subject to offset?

■ No

☐ Yes

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Debtor 1 British L Thomas		Case number (if know)	
2.2 Internal Revenue Service Priority Creditor's Name Centralized Insolvency	Last 4 digits of account number When was the debt incurred?	<u>\$10,000.00</u> 2010-2014	Unknown Unknown
Operations P.O. Box 7346 Philadelphia, PA 19114-0326			
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
■ Debtor 1 only	☐ Unliquidated		
☐ Debtor 2 only	☐ Disputed		
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured cla	im:	
☐ At least one of the debtors and another	☐ Domestic support obligations		
☐ Check if this claim is for a community debt	Taxes and certain other debts y	ou owe the government	
Is the claim subject to offset?	Claims for death or personal inj	ury while you were intoxicated	
No	Other. Specify		
Yes	1040		
<ul> <li>Yes.</li> <li>List all of your nonpriority unsecured claims in the claim, list the creditor separately for each claim. For eacreditor holds a particular claim, list the other creditors</li> </ul>	ch claim listed, identify what type of c	laim it is. Do not list claims already inc	cluded in Part 1. If more than one
4.1 Account Recovery Service	Last 4 digits of account numb	er	\$750.00
Nonpriority Creditor's Name c/o Ray Ferguson & Assoc. 216 N. Court Street Rockford, IL 61103	When was the debt incurred?		
Number Street City State Zlp Code	As of the date you file, the cla	im is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
☐ Debtor 2 only	☐ Disputed		
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsec	ured claim:	
$\square$ At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a s report as priority claims	separation agreement or divorce that y	ou did not
■ No	☐ Debts to pension or profit-sh	aring plans, and other similar debts	
Yes	Other. Specify medical		

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4.4 **Americash** Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4315 E. State Street Rockford, IL 61108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes loan Other. Specify

\$700.00

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Debtor 1 British L Thomas Case number (if know) 4.5 Americash Loans LLC Last 4 digits of account number \$0.00 Nonpriority Creditor's Name P.O. Box 184 When was the debt incurred? Des Plaines, IL 60016-0003 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify notice only ☐ Yes 4.6 **Banquest Financial** Last 4 digits of account number \$3,000.00 Nonpriority Creditor's Name 898 W. Riverside Blvd. When was the debt incurred? Rockford, IL 61103 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes loan Other. Specify 4.7 **Check N Go** Last 4 digits of account number \$800.00 Nonpriority Creditor's Name When was the debt incurred? 160 N. Mulford Rockford, IL 61107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify returned check ☐ Yes

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Debtor 1 British L Thomas Case number (if know) 4.8 Comcast Last 4 digits of account number \$180.00 Nonpriority Creditor's Name c/o Stellar Recovery Inc. When was the debt incurred? 1845 US Highway 93 S Kalispell, MT 59901 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify utilities ☐ Yes 4.9 Last 4 digits of account number \$400.00 Comcast Nonpriority Creditor's Name P.O. Box 3002 When was the debt incurred? Southeastern, PA 19398-3002 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify utilities ☐ Yes 4.10 **Commonwealth Edison** Last 4 digits of account number \$400.00 Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center 4th Floor **Attention: Bankruptcy Section** Oak Brook Terrace, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify utilities

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British L I nomas	Case number (if know)	
Commonwealth Edison	Last 4 digits of account number	\$0.00
Nonpriority Creditor's Name P.O. Box 6111	When was the debt incurred?	
Carol Stream, IL 60197 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent	
■ Debtor 1 only		
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
☐ At least one of the debtors and another	☐ Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
■ No  Yes	Other. Specify notice only	
County of Winnebago	Last 4 digits of account number	\$7,000.00
Nonpriority Creditor's Name c/o Arnold Scott Harris, PC P.O. Box 5598	When was the debt incurred?	. ,
Chicago, IL 60680  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	_	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify traffic fines	
County of Winnebago	Last 4 digits of account number	\$0.00
Nonpriority Creditor's Name c/o Arnold Scott Harris, PC 111 W. Jackson Blvd. Suite 600	When was the debt incurred?	
Chicago, IL 60604  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	Contingent	
Debtor 2 only	Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community debt	Student loans	
Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	Other Specify notice only	
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Debtor 1 British L Thomas Case number (if know) 4.14 Credit Management, LP Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 4200 International Parkway When was the debt incurred? Carrollton, TX 75007-1912 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify notice only ☐ Yes 4.15 **Crusader Clinic** Last 4 digits of account number 4783 \$390.00 Nonpriority Creditor's Name 1200 W. State Street When was the debt incurred? Rockford, IL 61102 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify medical 4.16 **Duvara Billing Services** Last 4 digits of account number \$170.00 Nonpriority Creditor's Name P.O. Box 2549 When was the debt incurred? Carlsbad, CA 92018 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify medical ☐ Yes

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Debtor 1 British L Thomas Case number (if know) 4.17 **Infinity Health Care** Last 4 digits of account number \$85.00 Nonpriority Creditor's Name c/o Northeast Credit & Collection When was the debt incurred? P.O. Box 3358 Utica, NY 13505-0358 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify medical 4.18 Last 4 digits of account number \$775.00 **Infinity Heathcare Physicians** Nonpriority Creditor's Name c/o Nationwide Credit Corp When was the debt incurred? P.O. Box 9156 Alexandria, VA 22304-0156 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only □ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: lacksquare At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify medical **Jefferson Capital** 4.19 Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? P.O. Box 7999 Saint Cloud, MN 56302-7999 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify notice only

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Depto	British L I nomas	Case number (if know)	
4.20	Kahuna Payment Solutions	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 2714 McGraw Drive	When was the debt incurred?	
	Bloomington, IL 61704-6012  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify notice only	
4.21	National Bond Collection	Last 4 digits of account number	\$1,350.00
	Nonpriority Creditor's Name P.O. Box 1381	When was the debt incurred?	
	Wilkes Barre, PA 18703  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<u> </u>	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify unknown obligation	
4.22	Nelnet	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name P.O. Box 82561	When was the debt incurred?	
	Lincoln, NE 68501-2156  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify notice only	

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Debtor 1 British L Thomas Case number (if know) 4.23 **NiCor** Last 4 digits of account number \$250.00 Nonpriority Creditor's Name Attn: Bankruptcy Dept. When was the debt incurred? 1844 Ferry Road Naperville, IL 60563 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify utilities ☐ Yes 4.24 Last 4 digits of account number \$0.00 **NiCor** Nonpriority Creditor's Name P.O. Box 5407 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify notice only ☐ Yes 4.25 **OSF Saint Anthony Medical Center** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? 5666 East State Street Rockford, IL 61125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify notice only

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Debtor 1 British L Thomas Case number (if know) 4.26 **OSF St. Anthony Medical Center** Last 4 digits of account number \$1,510.00 Nonpriority Creditor's Name c/o Rockford Mercantile Agency When was the debt incurred? 2502 S. Alpine Road Rockford, IL 61108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify medical ☐ Yes 4.27 **Pinnacle Credit** \$540.00 Last 4 digits of account number 4596 Nonpriority Creditor's Name When was the debt incurred? c/o Midland Funding, LLC 8875 Aero Drive Suite 200 San Diego, CA 92122 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify loan 4.28 **Pinnacle Credit** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? P.O. Box 640 Hopkins, MN 55343 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify notice only

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Debtor 1 British L Thomas Case number (if know) 4.29 Radiology Consultants of Rockford Last 4 digits of account number \$45.00 Nonpriority Creditor's Name c/o ATG Credit, LLC When was the debt incurred? P.O. Box 14895 Chicago, IL 60614-0895 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify medical Real Time Resolutions, Inc. as \$0.00 4.30 Agent for Last 4 digits of account number Nonpriority Creditor's Name Check N Go When was the debt incurred? P.O. Box 566027 Dallas, TX 75356-6027 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify notice only ☐ Yes 4.31 Reedsburg ARea Medical Center Last 4 digits of account number \$0.00 Nonpriority Creditor's Name c/o Bonded Collectors of WI, Inc. When was the debt incurred? P.O Box 83 Portage, WI 53901-0083 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify notice only

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Debtor 1 British L Thomas Case number (if know) 4.32 **RJM Acquisitions LLC** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 575 Underhill Blvd. Suite 224 When was the debt incurred? Syosset, NY 11791-4437 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify notice only ☐ Yes 4.33 **Rock Valley College** Last 4 digits of account number \$500.00 Nonpriority Creditor's Name When was the debt incurred? 3301 N. Mulford Road Rockford, IL 61114 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes tuition Other. Specify 4.34 **Rockford Anesthesioloigsts** Last 4 digits of account number 7272 \$2,400.00 Nonpriority Creditor's Name P.O. Box 4569 When was the debt incurred? Rockford, IL 61104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Other. Specify medical ☐ Yes

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Debtor 1 British L Thomas Case number (if know) 4.35 **Rockford Associated Pathologist** Last 4 digits of account number 4367 \$300.00 Nonpriority Creditor's Name P.O. Box 15785 When was the debt incurred? Loves Park, IL 61132 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify medical 4.36 **Rockford Health System** Last 4 digits of account number \$2,300.00 Nonpriority Creditor's Name 2400 N. Rockton Ave. When was the debt incurred? Rockford, IL 61103 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only □ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify medical 4.37 **Rockford Health System** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 2300 N. Rockton When was the debt incurred? Rockford, IL 61103 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify notice only

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Debtor 1 British L Thomas Case number (if know) 4.38 **Rockford Mercantile** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 2502 S. Alpine When was the debt incurred? Rockford, IL 61108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify notice only ☐ Yes 4.39 **Springleaf Financial Services** Last 4 digits of account number \$7,200.00 Nonpriority Creditor's Name of Illinois, Inc. When was the debt incurred? 211 Elm Street Rockford, IL 61101 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify loan 4.40 **Springleaf Financial Services** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? of Indiana, Inc. c/o CT Corporation 208 S. LaSalle St. Suite 814 Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify notice only

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Debto	r 1 British L Thomas	Case number (if know)	
4.41	Springleaf Financial Services Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	of Illinois, Inc.	When was the debt incurred?	
	c/o Gerald A. Montgomery		
	601 NW Second Street		
	Evansville, IN 47708		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other Specify notice only	
	Li les	Other. Specify notice only	
4.42	Springleaf Financial Services	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name		Ψ0.00
	of Illinois, Inc.	When was the debt incurred?	
	c/o CT Corporation System		
	208 S. LaSalle Street Suite 814		
	Chicago, IL 60604  Number Street City State Zlp Code	As of the date you file the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify notice only	
		— Other. Specify	
4.43	Springleaf Financial Services	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name		
	P.O. Box 3251	When was the debt incurred?	
	Evansville, IN 47731  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the dam is. Oncor an that apply	
	_	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify notice only	
		— Culot. Specify	

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Debtor 1 British L Thomas Case number (if know) 4.44 **Springleaf Financial Services** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name of Indiana When was the debt incurred? **Gerald A. Montgomery** 601 NW 2nd Street Evansville, IN 47708 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify notice only ☐ Yes 4.45 **Sprint** Last 4 digits of account number \$450.00 Nonpriority Creditor's Name P.O. Box 4191 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: lacksquare At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify utilities 4.46 **Sprint Nextel Correspondence** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? Attn: Bankruptcy Dept. P.O. Box 7949 **Overland Park, KS 66207-0949** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify notice only

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Debtor 1 British L Thomas Case number (if know) 4.47 Swedish American Last 4 digits of account number \$300.00 Nonpriority Creditor's Name c/o Commonwealth Systems When was the debt incurred? 245 Main Street Dickson City, PA 18519 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify medical ☐ Yes 4.48 Last 4 digits of account number \$2,300.00 Swedish American Nonpriority Creditor's Name P.O. Box 310283 When was the debt incurred? Des Moines, IA 50331-0283 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Other. Specify medical ☐ Yes 4.49 **Swedish American** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? c/o CTCOMMOL P.O. Box 1022 Wixom, MI 48393 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify notice only

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Debtor 1 British L Thomas Case number (if know) 4.50 **Swedish American** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name c/o CTCOMMOL When was the debt incurred? P.O. Box 1022 Wixom, MI 48393-1022 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify notice only ☐ Yes 4.51 Last 4 digits of account number \$44,000.00 **Swedish American Hospital** Nonpriority Creditor's Name c/o Mutual Management When was the debt incurred? 401 E. State Street Rockford, IL 61104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: lacksquare At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify medical 4.52 **Swedish American Hospital** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? 1401 East State Street Rockford, IL 61104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify notice only

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4.53	T-Mobil	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name 1405 W. Lane Road Machesney Park, IL 61115	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify utilities	
4.54	US Department of Education Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	c/o Nelnet 3015 South Parker Road Suite 400 Aurora, CO 80014-2904	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify notice only	
4.55	Verizon	Last 4 digits of account number	\$420.00
	Nonpriority Creditor's Name 3879 N. Perryville Road	When was the debt incurred?	Ţ. <u></u>
	Rockford, IL 61114  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify utililties	
Part 3	List Others to Be Notified About a Debt	That You Already Listed	
trying more	g to collect from you for a debt you owe to someon	It your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a e else, list the original creditor in Parts 1 or 2, then list the collection agency here. Si ed in Parts 1 or 2, list the additional creditors here. If you do not have additional pers age.	milarly, if you have
Name a		which entry in Part 1 or Part 2 did you list the original creditor?  le of (Check one): Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims	
	La	st 4 digits of account number	

Official Form 106 E/F

Debtor 1 British L Thomas

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Debtor 1 British L Thomas

Case number (if know)

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total claim	
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	10,300.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total. Add lines 6a through 6d.	6e.	\$	10,300.00
				Total Claim	
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	79,685.00
	6j.	Total. Add lines 6f through 6i.	6j.	\$	79,685.00

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Document Page 41 of 71 Fill in this information to identify your case: Debtor 1 **British L Thomas** Middle Name Last Name First Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Planet Fitness
4315 E. State Street
Rockford, IL 61108

State what the contract or lease is for
Healthclub membership

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		Documo	ent Page 42 of	<u>f 71                                   </u>	
Fill in this	information to identify your	case:			
Debtor 1	British L Thomas				
D - l- 1 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name	<del></del>	
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case numb (if known)	ber			☐ Check if this is an amended filing	
	l Form 106H ule H: Your Code	ebtors		12/15	
people are ill it out, ar our name	filing together, both are equa nd number the entries in the and case number (if known).	ally responsible for sup boxes on the left. Attac Answer every question	plying correct informati th the Additional Page to n.	s complete and accurate as possible. If two married ion. If more space is needed, copy the Additional Pago this page. On the top of any Additional Pages, write	e,
1. Do y	you have any codebtors? (If y	ou are filing a joint case	, do not list either spouse	as a codebtor.	
■ No					
☐ Yes					
	nin the last 8 years, have you a, California, Idaho, Louisiana,			y? (Community property states and territories include ngton, and Wisconsin.)	
	Go to line 3.  Did your spouse, former spou	se, or legal equivalent li	ve with you at the time?		
in line Form	2 again as a codebtor only if	that person is a guara	ntor or cosigner. Make s	if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Offic 16G). Use Schedule D, Schedule E/F, or Schedule G to	ia
	Column 1: Your codebtor Name, Number, Street, City, State and ZIF	<sup>2</sup> Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:	
3.1				☐ Schedule D. line	
	Name			☐ Schedule E/F, line	
	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D, line	_
	Name			☐ Schedule E/F, line	
1	Number Street			_	

State

City

ZIP Code

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ΞiII	in this information to identify your	casa.					ı				
	btor 1 British L T										
	btor 2  puse, if filing)										
Uni	ited States Bankruptcy Court for the	ne: NORTHERN DISTRIC	CT OF ILLINOI	IS		_					
	se number nown)		-				☐ An		ed filing ent showing	g postpetitio	
<u>O</u>	fficial Form 106l						M	M / DD/ Y	YYY		
S	chedule I: Your Ind	come									12/15
spo atta	plying correct information. If you see. If you are separated and youch a separate sheet to this form  The separate sheet to this for	our spouse is not filing w . On the top of any additi	ith you, do no	ot include i	nfor	mati	ion about d case nu	your sp mber (if	ouse. If m known). <i>A</i>	ore space i	is needed, ry question
••	information.		Debtor 1	Debtor 1						ling spous	е
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	■ Employed					☐ Empl	•		
			☐ Not emp	☐ Not employed					mployed		
	Include part-time, seasonal, or	Occupation	Occupation <u>caregiver</u>								
	self-employed work.	Employer's name	Betty and	Roger Gr	een	lee					
	Occupation may include studen or homemaker, if it applies.	t Employer's address	232 Merril Loves Par		1						
		How long employed t	here? 4	years				_			
Pai	rt 2: Give Details About M	onthly Income									
	imate monthly income as of the use unless you are separated.	date you file this form. If	you have noth	ning to repor	t for	any	line, write	\$0 in the	e space. In	clude your i	non-filing
	ou or your non-filing spouse have r e space, attach a separate sheet		ombine the info	ormation for	r all e	emp	loyers for t	that pers	on on the l	ines below.	If you need
							For Debt	tor 1		otor 2 or ng spouse	
2.	List monthly gross wages, sa deductions). If not paid monthly				2.	\$	3,3	300.00	\$	N/A	<u> </u>
3.	Estimate and list monthly ove	rtime pay.			3.	+\$		0.00	+\$	N/A	<u>\</u>

3,300.00

N/A

Calculate gross Income. Add line 2 + line 3.

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Debtor 1	British L Thomas		Case r	number (if known)				
			For	Debtor 1		ebtor 2 o ling spo		
Co	ppy line 4 here	4.	\$	3,300.00	\$	iiig spo	N/A	
5. <b>Li</b> :	st all payroll deductions:							
5a. <b>5</b> a		5a.	\$	795.00	\$		N/A	
5b	· · · · · · · · · · · · · · · · · · ·	5b.	\$	0.00	\$		N/A	
50	·	5c.	\$	0.00	\$		N/A	
50		5d.	\$	0.00	\$		N/A	
5e	. Insurance	5e.	\$	0.00	\$		N/A	
5f.		5f.	\$	0.00	\$		N/A	
59		5g.	\$	0.00	\$		N/A	
5h	Other deductions. Specify:	_ 5h.+	\$	0.00	+ \$		N/A	
6. <b>A</b> c	dd the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	795.00	\$		N/A	
7. <b>C</b> a	alculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,505.00	\$		N/A	
8. <b>Li</b> : 8a	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total		•		•			
OI-	monthly net income.	8a.	\$	0.00	\$		N/A	
8b 8c		8b.	\$	0.00	Φ		N/A	
	settlement, and property settlement.	8c.	\$	0.00	\$		N/A	
80		8d.	\$	0.00	\$		N/A	
8e	Social Security	8e.	\$	0.00	\$		N/A	
8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0.00	\$		N/A	
89	Pension or retirement income	8g.	\$	0.00	\$		N/A	
8h	Other monthly income. Specify:	_ 8h.+	\$	0.00	+ \$		N/A	
9. <b>A</b> c	dd all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$		N/A	
10 <b>C</b> :	alculate monthly income. Add line 7 + line 9.	0. \$		2,505.00 + \$		N/A =	\$	2,505.00
	dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	σ.  Ψ-		. <del>,303.00</del>		14/4	Ψ	2,303.00
11. St Incotl Do	ate all other regular contributions to the expenses that you list in Schedule clude contributions from an unmarried partner, members of your household, your oner friends or relatives.  In not include any amounts already included in lines 2-10 or amounts that are not a pecify:	depen		•		hedule J.		0.00
W	Id the amount in the last column of line 10 to the amount in line 11. The resurite that amount on the Summary of Schedules and Statistical Summary of Certain plies					12. \$		2,505.00
13. <b>D</b> e	o you expect an increase or decrease within the year after you file this form?	<b>,</b>					ombin onthly	ed income
13. <b>D</b> o	you expect an increase or decrease within the year after you file this form?  No.	?					ontniy	

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Fill in the	nis information to identify	your case:	·				
Debtor 1	British L T	homas			Check	c if this is:	
Debtor 2						An amended filing	ing postpetition chapter
	e, if filing)					3 expenses as of t	the following date:
United S	States Bankruptcy Court for the	ne: NORTHERN	DISTRICT OF ILLIN	OIS	<u> </u>	MM / DD / YYYY	
Case nu							
(If know	n)						
Offic	cial Form 106J	Debto	r resides with	her sister			
Sch	edule J: Your	Expense	s				12/15
inform numbe	complete and accurate ation. If more space is er (if known). Answer ev	needed, attach a very question.					
Part 1: 1. Is	Describe Your Hou this a joint case?	senoia					
_	No. Go to line 2. Yes. <b>Does Debtor 2 liv</b>	e in a separate h	nousehold?				
	<ul><li>☐ No</li><li>☐ Yes. Debtor 2 n</li></ul>	nust file Official Fo	orm 106J-2, <i>Expense</i>	s for Separate Hous	ehold of Deb	tor 2.	
2. <b>D</b>	o you have dependents	? <b>√</b> No		•			
D	o not list Debtor 1 nd Debtor 2.	Yes. Fill o	out this information for dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	o not state the ependents names.						No Yes No Yes No Yes No Yes
ex	o your expenses includ openses of people othe ourself and your depend	rthan 📅 Yes					∐ Yes
Part 2:	Estimate Your Ong	oina Monthly Ex	penses				
expens	ite your expenses as of	your bankruptcy	filing date unless y	ou are using this followed are using the solution of the solut	orm as a supe J, check th	oplement in a Cha e box at the top o	pter 13 case to report f the form and fill in the
	e expenses paid for wit						
(Officia	al Form 106I.)					Your expe	enses
	ne rental or home owne ayments and any rent for		for your residence. I	nclude first mortgag	e 4. \$		457.00
If	not included in line 4:						
4a	a. Real estate taxes				4a. \$		0.00
41		er's, or renter's ins	surance		4b. \$		0.00
40					4c. \$		0.00
40					4d. \$		0.00
5. <b>A</b>	dditional mortgage pay	ments for your re	esidence, such as ho	me equity loans	5. \$		0.00

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Deb	tor 1 British L Thomas	Case number (if known)	Case number (if known)				
6.	Utilities:						
ο.	6a. Electricity, heat, natural gas	6a. \$	260.00				
	6b. Water, sewer, garbage collection	6b. \$	0.00				
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	210.00				
	6d. Other. Specify:	6d. \$	0.00				
	Food and housekeeping supplies	7. \$	350.00				
	Childcare and children's education costs	8. \$	0.00				
	Clothing, laundry, and dry cleaning	9. \$	275.00				
	Personal care products and services	10. \$	75.00				
	Medical and dental expenses	11. \$	100.00				
	<b>Transportation.</b> Include gas, maintenance, bus or train fare.		100.00				
	Do not include car payments.	12. \$	225.00				
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00				
	Charitable contributions and religious donations	14. \$	0.00				
	Insurance.	· · · · · · · · · · · · · · · · · · ·	0.00				
-	Do not include insurance deducted from your pay or included in lines 4 or 20.						
	15a. Life insurance	15a. \$	0.00				
	15b. Health insurance	15b. \$	0.00				
	15c. Vehicle insurance	15c. \$	110.00				
	15d. Other insurance. Specify:	15d. \$	0.00				
3	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 2						
	Specify:	16. \$	0.00				
7.	Installment or lease payments:						
	17a. Car payments for Vehicle 1	17a. \$	325.00				
	17b. Car payments for Vehicle 2	17b. \$	0.00				
	17c. Other. Specify:	17c. \$	0.00				
	17d. Other. Specify:	17d. \$	0.00				
3.	Your payments of alimony, maintenance, and support that you did not re	•					
	deducted from your pay on line 5, Schedule I, Your Income (Official Form		0.00				
9.	Other payments you make to support others who do not live with you.	\$	0.00				
	Specify:	19.					
0.	Other real property expenses not included in lines 4 or 5 of this form or of						
	20a. Mortgages on other property	20a. \$	0.00				
	20b. Real estate taxes	20b. \$	0.00				
	20c. Property, homeowner's, or renter's insurance	20c. \$	0.00				
	20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00				
	20e. Homeowner's association or condominium dues	20e. \$	0.00				
1.	Other: Specify: animal expenses	21. +\$	40.00				
2.	Calculate your monthly expenses						
	22a. Add lines 4 through 21.	\$	2,427.00				
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 1	06J-2 \$					
	22c. Add line 22a and 22b. The result is your monthly expenses.	\$	2,427.00				
2	Calculate your monthly not income						
ر.	Calculate your monthly net income.	222 ¢	2 505 00				
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	2,505.00				
	23b. Copy your monthly expenses from line 22c above.	23b\$	2,427.00				
	23c. Subtract your monthly expenses from your monthly income.						
	The result is your <i>monthly net income</i> .	23c. \$	78.00				
	The result is your monthly not moonle.						
4.	Do you expect an increase or decrease in your expenses within the year of the sample, do you expect to finish paying for your car loan within the year or do you expect modification to the terms of your mortgage?		crease because of a				
	✓ No.						
	Yes Explain here:						

page 2

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Fill in this infor	mation to identify your	case:			
Debtor 1	British L Thomas				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For	m 106Dec				
Declarat	tion About a	n Individual	Debtor's	Schedules	12/15
years, or both. 1	y or property by fraud in 8 U.S.C. §§ 152, 1341, 1 n Below		kruptcy case can	result in fines up to \$250,	000, or imprisonment for up to 20
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fi	ill out bankruptcy forms?	
■ No					
☐ Yes. I	Name of person			. Attach Bankruptcy Pet and Signature (Official F	ition Preparer's Notice, Declaration, Form 119).
	alty of perjury, I declare e true and correct.	that I have read the sum	mary and schedu	ules filed with this declara	tion and
X /s/ Brit	tish L Thomas		X		
	L Thomas are of Debtor 1		Signa	ature of Debtor 2	

Date

Date **December 31, 2015** 

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Fill	in this inform	nation to identify you	r case:								
Del	otor 1	British L Thoma									
Del	otor 2	First Name	Middle Name	Last Name							
(Spo	ouse if, filing)	First Name	Middle Name	Last Name							
Uni	ted States Bar	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS							
	se number					heck if this is an					
f	ficial Fo	rm 107				3					
St	atement	of Financial	Affairs for Individ			12/15					
info	rmation. If m		attach a separate sheet to		equally responsible for sup y additional pages, write yo						
Pai	t 1: Give D	Details About Your Ma	arital Status and Where You	Lived Before							
1.	What is you	r current marital statu	ıs?								
	<ul><li>□ Married</li><li>■ Not mar</li></ul>	ried									
2.	During the la	Ouring the last 3 years, have you lived anywhere other than where you live now?									
	<ul><li>■ No</li><li>□ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.</li></ul>										
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there					
<b>3.</b> state					nity property state or territor ico, Texas, Washington and V						
	■ No □ Yes. Ma	ike sure you fill out <i>Scl</i>	hedule H: Your Codebtors (O	fficial Form 106H).							
Pai	rt 2 Explai	n the Sources of You	r Income	,							
4.	Fill in the tota	al amount of income yo	nployment or from operatin uu received from all jobs and a have income that you receiv	all businesses, including part		ndar years?					
	□ No ■ Yes. Fill	in the details.									
			Debtor 1		Debtor 2						
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$39,968.00	☐ Wages, commissions, bonuses, tips						
			☐ Operating a business		☐ Operating a business						

Official Form 107

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Case number (if known) Document Debtor 1 British L Thomas

				Debtor 1				_	Debtor 2		
				Sources	of income that apply.	(befo	ss income ore deductions a usions)	:	Sources of inc Check all that a		Gross income (before deductions and exclusions)
	or last caler anuary 1 to		31, 2014 )	■ Wages bonuses,	s, commissions, tips		\$40,534		☐ Wages, componuses, tips	imissions,	
				☐ Operat	ing a business			ļ	☐ Operating a	business	
	or the calen anuary 1 to			■ Wages bonuses,	s, commissions, tips		\$35,066		☐ Wages, componuses, tips	missions,	
				☐ Operat	ing a business			l	☐ Operating a	business	
5.	Include in unemploy gambling	come regard ment, and co and lottery v	dless of whe ther public b vinnings. If y	ther that inco enefit payme ou are filing	is year or the two me is taxable. Ex ents; pensions; rel a joint case and y ach source separa	amples ntal inco ou have	of other income ome; interest; diversime income that yo	e are alin vidends; ou receiv	money collected together, lis	ed from laws tit only once	suits; royalties; and
	■ No □ Yes.	Fill in the d	etails.								
				Debtor 1					Debtor 2		
				Sources of Describe b		(befo	ss income ore deductions a usions)		Sources of inc Describe below		Gross income (before deductions and exclusions)
6.	□ No.	Neither D individual  During the No. Yes  * Subject	ebtor 1 nor primarily for 90 days bef Go to line List below paid that continclude to adjustme or Debtor 2 90 days bef Go to line List below include pa	Debtor 2 has a personal, for each creditor. Do not expayments to the posterior of the poste	amily, or househo for bankruptcy, d r to whom you pa ot include paymer o an attorney for t o and every 3 year e primarily consu for bankruptcy, d r to whom you pa	umer do ld purpo id you p id a tota nts for c his ban rs after umer do id you p	ebts. Consumer ose."  Pay any creditor  al of \$6,225* or ritionestic support  kruptcy case.  that for cases fill  bets.  Pay any creditor  al of \$600 or mo	a total or more in or tobligation or a total or re and the	f \$6,225* or more particularly such as constant and after the date of \$600 or more the total amount	ore?  yments and hild support of adjustment?  you paid th	on the total amount you and alimony. Also, do nt.
	Creditor	's Name an	d Address		Dates of payme	ent	Total amou		Amount you still owe	Was this	payment for
7.	Insiders in corporation	nclude your ns of which	relatives; any you are an o	y general par officer, directo		any ge rol, or o	neral partners; p	partnersh more of	nips of which you	ou are a gen curities; and	
			nents to an i	nsider							
	Insider's	Name and	Address		Dates of payme	ent	Total amou		Amount you still owe	Reason fo	or this payment

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Debtor 1 **British L Thomas** Case number (if known) Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider **Insider's Name and Address Total amount** Amount you Reason for this payment Dates of payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Status of the case Nature of the case Court or agency Case number Repayment **Bankruptcy Court** Chapter 13 □ Pending □ On appeal ☐ Concluded **Dismissed** Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. П No Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property Explain what happened **Citizens Finance** 2009 Chevy Cobalt 2015 \$5,000.00 Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized or levied. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was **Amount** taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a

□ No
■ Yes

court-appointed receiver, a custodian, or another official?

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Case number (if known) Document Debtor 1 British L Thomas

Pai	t 5: List Certain Gifts and Contribution	าร			
13.	Within 2 years before you filed for bankin  ■ No  □ Yes. Fill in the details for each gift.	ruptcy,	did you give any gifts with a total value of more	than \$600 per person	?
	Gifts with a total value of more than \$60 per person	00	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:	i			
14.	No		did you give any gifts or contributions with a to	otal value of more than	\$600 to any charity
	Yes. Fill in the details for each gift or o	contribu	ition.		
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code		Describe what you contributed	Dates you contributed	Value
Pat	t 6: List Certain Losses	٠,			
15.	Within 1 year before you filed for bankrudisaster, or gambling?  No Yes. Fill in the details.	ıptcy oı	r since you filed for bankruptcy, did you lose an	ything because of the	ft, fire, other
	Describe the property you lost and	Descr	ibe any insurance coverage for the loss	Date of your	Value of property
	how the loss occurred	Include	e the amount that insurance has paid. List ng insurance claims on line 33 of Schedule A/B:	loss	lost
Pai	t 7: List Certain Payments or Transfers	e			
16.	Within 1 year before you filed for bankru consulted about seeking bankruptcy or	ıptcy, d prepari	lid you or anyone else acting on your behalf paying a bankruptcy petition? rs, or credit counseling agencies for services requi	• • •	rty to anyone you
	Yes. Fill in the details.				
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	Bankruptcy Clinic 1 Court Place Rockford, IL 61101		Attorney Fees	2015	\$750.00
	Cricket Debt Counseling			2015	\$22.00
17.	Within 1 year before you filed for bankru promised to help you deal with your cre Do not include any payment or transfer tha	ditors o		or transfer any prope	erty to anyone who
	■ No				
	Yes. Fill in the details.			_	
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment

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Case number (if known) Document Debtor 1 British L Thomas

18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No Yes. Fill in the details.								
	Person Who Received Transfer Address	•	Description and value of property transferred		ribe any property or ents received or debts n exchange	Date transfer was made			
	Person's relationship to you								
9.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro		ny property to a s	self-settle	ed trust or similar devic	e of which you are a			
	Yes. Fill in the details.								
	Name of trust	Description and	value of the prop	erty trans	sferred	Date Transfer was made			
Par	t 8: List of Certain Financial Accounts, Ins	struments. Safe Depos	it Boxes. and Sto	orage Uni	ts				
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associous No  ■ Yes. Fill in the details.	or other financial accou	ınts; certificates	of depos	-				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accourant instrument	nt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer			
	Chase Bank	XXXX-	■ Checking □ Savings □ Money Mark □ Brokerage □ Other_	arket		\$300.00			
21.	Do you now have, or did you have within 1 years, or other valuables?  No Yes. Fill in the details.	year before you filed fo	r bankruptcy, an	y safe de	posit box or other depo	ository for securities,			
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?			
22.	Have you stored property in a storage unit of	or place other than you	r home within 1	year befo	re you filed for bankrup	otcy			
	■ No								
	Yes. Fill in the details.								
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, S State and ZIP Code)		Describe the contents		Do you still have it?			

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Debtor 1 British L Thomas

Pa	t 9: Identify Property You Hold or Control for	Someone Else					
23.	23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trus for someone.						
	□ No						
	Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value			
	n/a		Debtor has use of her sister's residence and home furnishings.	\$0.00			
Pa	t 10: Give Details About Environmental Inform	ation					
For	the purpose of Part 10, the following definitions	apply:					
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these su	iir, land, soil, surface water, grour bstances, wastes, or material.	ndwater, or other medium, including s	statutes or			
_	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	sites.					
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		s waste, hazardous substance, toxic	substance,			
Rep	ort all notices, releases, and proceedings that ye	ou know about, regardless of whe	en they occurred.				
24.	Has any governmental unit notified you that you	u may be liable or potentially liable	e under or in violation of an environn	nental law?			
	■ No						
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any release of hazardous material?						
	■ No						
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State ar ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.						
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Pa	t 11: Give Details About Your Business or Con	nections to Any Business					
27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?							
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	<u>_</u>	tive of a cornoration					
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						

Page 54 of 71 Document **British L Thomas** Debtor 1 Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Address Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code)

Entered 12/31/15 09:26:50

Part 12: Sign Below

Case 15-83192

Doc 1

Filed 12/31/15

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

Britis	ritish L Thomas sh L Thomas ture of Debtor 1	Signature of Debtor 2
Date	December 31, 2015	Date
Did yo	u attach additional pages to Y	our Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)
■ No		
☐ Yes	3	
Did yo	u pay or agree to pay someon	e who is not an attorney to help you fill out bankruptcy forms?
■ No		
☐ Yes	s. Name of Person Attac	n the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this inform	mation to identify your case:				
Debtor 1 British L Thomas					
	First Name Middle	Name Last Name			
Debtor 2 (Spouse if, filing)	First Name Middle	Name Last Name			
United States Ba	nkruptcy Court for the: NORTHER	RN DISTRICT OF ILLINOIS			
Case number					
(if known)			☐ Check if this is an amended filing		
Official Fo		ndividuals Filing Under Chapt	er 7 12/15		
	vidual filing under chapter 7, you reclaims secured by your property,				
_	ed personal property and the lease				
You must file this	s form with the court within 30 day ver is earlier, unless the court exte	rs after you file your bankruptcy petition or by the date ends the time for cause. You must also send copies to	set for the meeting of creditors, the creditors and lessors you list		
	eople are filing together in a joint cold date the form.	ase, both are equally responsible for supplying correct	information. Both debtors must		
	and accurate as possible. If more s our name and case number (if know	space is needed, attach a separate sheet to this form. Own).	n the top of any additional pages,		
Part 1: List Yo	our Creditors Who Have Secured C	Claims			
For any credite     information be		edule D: Creditors Who Have Claims Secured by Prope	rty (Official Form 106D), fill in the		
Identify the cre	editor and the property that is collate	eral What do you intend to do with the property the secures a debt?	at Did you claim the property as exempt on Schedule C?		
		2000.00 0 00000	ac onempt on contouring of		
Creditor's C	itizens Finance		<b>.</b>		
name:	ilizeris i mance	■ Surrender the property.	■ No		
Hallie.		<ul><li>☐ Retain the property and redeem it.</li><li>☐ Retain the property and enter into a</li></ul>	☐ Yes		
Description of	2009 Chevy Cobalt	Reaffirmation Agreement.			
property securing debt:		☐ Retain the property and [explain]:			
3 223					

Creditor's **Secu** name:

Description of furniture

Creditor's

name:

property

securing debt:

Security Finance Corporation

Surrender the property.

Retain the property and redeem it.Retain the property and enter into a Reaffirmation Agreement.

☐ Retain the property and redeem it.

Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

☐ Retain the property and [explain]:

Official Form 108

property

Statement of Intention for Individuals Filing Under Chapter 7

 $\square$  Surrender the property.

**Grant Park Auto Sales** 

Description of 2012 Hyundai Elantra

☐ No

Yes

☐ No

Yes

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al Form 106G), fill as not yet ended.
e assumed?
any personal

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 15-83192 Doc 1 Filed 12/31/15 Entered 12/31/15 09:26:50 Desc Main Document Page 61 of 71

B2030 (Form 2030) (12/15)

### **United States Bankruptcy Court** Northern District of Illinois

In re	British L Thomas		Case N	0.
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSA	ATION OF ATTO	RNEY FOR I	DEBTOR(S)
c	tursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), ompensation paid to me within one year before the filing of e rendered on behalf of the debtor(s) in contemplation of or	the petition in bankruptc	y, or agreed to be pa	aid to me, for services rendered or to
	For legal services, I have agreed to accept		<b></b>	750.00
	Prior to the filing of this statement I have received			750.00
	Balance Due		\$	0.00
2. \$	335.00 of the filing fee has been paid.			
3. T	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. <b>I</b>	I have not agreed to share the above-disclosed compensation	ation with any other perso	n unless they are m	embers and associates of my law firm.
[	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names of			
6. I	n return for the above-disclosed fee, I have agreed to render	r legal service for all aspe	cts of the bankrupto	y case, including:
b c	<ul> <li>Analysis of the debtor's financial situation, and rendering</li> <li>Preparation and filing of any petition, schedules, stateme</li> <li>Representation of the debtor at the meeting of creditors a</li> <li>[Other provisions as needed]</li> </ul>	nt of affairs and plan whic	ch may be required;	
7. B	Representation does not include defense of dismissal proceedings, reinstatement proceedings agreement with the debtor(s), the above-disclosed fee does applicable to Chapter 7: \$75.00 for each poor of motion for court approval of reaffirmation \$250.00 per hour plus costs (when applicable approvement to the proceedings) and the proceedings approve to the proceeding of the proceedings and the proceedings approve to the proceeding of the proceedings approve to the proceeding of t	st-petition amendmen n agreement, and atte ble) for all other repres f discharge or dischal eedings, judicial lien a edings or attendance a	t to Schedules; ndance at hearing sentation. geability procee avoidances, post	ng if required by the court;  dings, redemption proceedings, -petition amendments, relief
	certify that the foregoing is a complete statement of any agrunkruptcy proceeding.	ERTIFICATION reement or arrangement for	or payment to me fo	r representation of the debtor(s) in
De	ecember 31, 2015	/s/ Gary C. Fland		
Do	ite	Gary C. Flanders Signature of Attorn		
		Bankruptcy Clin		
		1 Court Place	101	
		Rockford, IL 611 815-962-7084 F		)
		Name of law firm		

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### BANKRUPTCY CLINIC

GARY C. FLANDERS Attorney at Law

One Court Place, Suite 201 Rockford, Illinois 61101 Telephone: 815/962-7084

CONTRACT FOR CE	IAPTER 7	BANKRUI	PTCY SERVICES	
This agreement is executed this	1/th	day of _	august	, 2015.
	,	• -	1	

Type of Bankruptcy

Client retains attorney Gary C. Flanders to file a Chapter 7 bankruptcy. If the client determines at a later date that client desires to file a Chapter 13 bankruptcy, the parties shall execute a new fee contract setting forth the terms of such representation.

### 2. Services Provided by Attorney:

Contingent upon being paid for the services as specified below, the attorney shall provide the following legal services for the client: Preparation and filing of Chapter 7 Petition in Bankruptcy.

#### Fees

The base fee for the filing of the bankruptcy is \$\frac{150}{50}\$— and filing fee \$\frac{\$335.00}{60}\$ for a total of \$\frac{1085}{00}\$—, to be paid prior to filing and within six months of the date of this agreement. The amount of the filing fee may increase.

Additional costs required on a case-by-case basis include:

- a). Mandatory prepetition credit counseling and post-petition financial education (all cases).
- b). Tax transcripts
- c). Credit report (recommended).

If the fees are not paid as stated above and as a result the amount of legal service to be provided by the attorney and/or his staff is increased, the fee shall be increased accordingly to compensate the attorney for the additional time and expense in providing the legal services.

#### 4. Terms of Payment

- a). The fees shall be paid in full prior to the filing of the bankruptcy.
- b). Client has paid \$ \( \frac{100}{00} \) as a retainer fee. This amount has been earned upon receipt by the attorney and is not refundable.
- c). No earned portion of any fee received is refundable.

### 5. Services Not Provided Under the Base Fee

Representation does not include defense of discharge or dischargeability proceedings, redemption proceedings, dismissal proceedings, reinstatement proceedings, judicial lien avoidances, post-petition amendments, relief from stay actions or other adversary proceedings or attendance at continued meeting of creditors, preparation of motion to approve reaffirmation agreement (when in sole discretion of attorney a reaffirmation motion is required).



- Compensation For Services Not Covered Under Base Fee
- a). It is understood that if attorney and client agree that attorney is to provide services described in paragraph 5 a separate retainer agreement detailing such services and associated costs will be signed by attorney and client.
- b). \$75.00 for preparation and filing of each amendment to the bankruptcy Schedules or Statement of Financial Affairs.
- c). \$75.00 for preparation and filing of motion for court approval of reaffirmation agreement, and attendance at hearing if required by the court.
- d). \$500.00 for motion to reopen Chapter 7 case if client fails to satisfy post-petition financial education requirements.
- e). The client understands that if the client does not pay the fees as set forth above, the Attorney has no obligation to provide the services, and has the right to file a motion to withdraw as the attorney for the client.

### 7. Client's Obligations

The client's obligations are as follows:

- a). To pay the fees as set forth above.
- b). To provide accurately, honestly and in a timely manner, all the information including all documents necessary to prepare and file the Chapter 7 bankruptcy.
- c). To satisfy prepetition credit counseling and postpetition financial education requirements.
- d). To keep the attorney advised at all times of the client's address and telephone numbers.
- e). To attend the 341 Creditors Meeting and other hearings set in the case as advised by attorney.
- f). To provide any information requested of the client by the Chapter 7 Trustee, the U.S. Trustee, or any other party in interest, unless the Court rules that the client is not required to provide the information.
- g). To respond immediately to any requests of the client by the attorney or the attorney's staff.
- 8. Attorney is authorized to disburse from his Client Trust Account, when applicable, funds for payment of filing fees, costs, attorney fees and refunds.

 Gary Q. Flanders	Batch Junes Client	
,	Client	

Client acknowledges receipt of a copy of this agreement.

We are a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.

### **United States Bankruptcy Court** Northern District of Illinois

In re	British L Thomas	Debtor(s)	Case No. Chapter 7			
	VERIFICATION OF CREDITOR MATRIX					
		Number of Ci	reditors:	65		
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of creditors	s is true and corre	ect to the best of my		
Date:	December 31, 2015	/s/ British L Thomas British L Thomas Signature of Debtor				

Account Recovery Service c/o Ray Ferguson & Assoc. 216 N. Court Street Rockford, IL 61103

American Infosource LP as agent for Check N Go P.O. Box 248838 Oklahoma City, OK 73124-8838

Americash 4315 E. State Street Rockford, IL 61108

Americash 5924 N. 2nd Street Loves Park, IL 61111

Americash Loans LLC P.O. Box 184 Des Plaines, IL 60016-0003

Banquest Financial 898 W. Riverside Blvd. Rockford, IL 61103

Check N Go 160 N. Mulford Rockford, IL 61107

Citizens Finance P.O. Box 739 Dubuque, IA 52004-0739

Citizens Finance 6457 North 2nd Street Loves Park, IL 61111-4109

Comcast c/o Stellar Recovery Inc. 1845 US Highway 93 S Kalispell, MT 59901 Comcast P.O. Box 3002 Southeastern, PA 19398-3002

Commonwealth Edison 3 Lincoln Center 4th Floor Attention: Bankruptcy Section Oak Brook Terrace, IL 60181

Commonwealth Edison P.O. Box 6111 Carol Stream, IL 60197

County of Winnebago c/o Arnold Scott Harris, PC P.O. Box 5598 Chicago, IL 60680

County of Winnebago c/o Arnold Scott Harris, PC 111 W. Jackson Blvd. Suite 600 Chicago, IL 60604

Credit Management, LP 4200 International Parkway Carrollton, TX 75007-1912

Crusader Clinic 1200 W. State Street Rockford, IL 61102

Duvara Billing Services P.O. Box 2549 Carlsbad, CA 92018

Grant Park Auto Sales 908 Broadway Rockford, IL 61104

Illinois Department of Revenue Bankruptcy Section P.O. Box 64338 Chicago, IL 60664-0338 Infinity Health Care c/o Northeast Credit & Collection P.O. Box 3358 Utica, NY 13505-0358

Infinity Heathcare Physicians c/o Nationwide Credit Corp P.O. Box 9156 Alexandria, VA 22304-0156

Internal Revenue Service Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19114-0326

Jefferson Capital P.O. Box 7999 Saint Cloud, MN 56302-7999

Kahuna Payment Solutions 2714 McGraw Drive Bloomington, IL 61704-6012

National Bond Collection P.O. Box 1381 Wilkes Barre, PA 18703

Nelnet P.O. Box 82561 Lincoln, NE 68501-2156

NiCor Attn: Bankruptcy Dept. 1844 Ferry Road Naperville, IL 60563

NiCor P.O. Box 5407 Carol Stream, IL 60197

Officer, Managing or General Agent Security Finance of Illinois, LLC 181 Security Place Spartanburg, SC 29307 OSF Saint Anthony Medical Center 5666 East State Street Rockford, IL 61125

OSF St. Anthony Medical Center c/o Rockford Mercantile Agency 2502 S. Alpine Road Rockford, IL 61108

Pinnacle Credit c/o Midland Funding, LLC 8875 Aero Drive Suite 200 San Diego, CA 92122

Pinnacle Credit P.O. Box 640 Hopkins, MN 55343

Planet Fitness 4315 E. State Street Rockford, IL 61108

Radiology Consultants of Rockford c/o ATG Credit, LLC P.O. Box 14895 Chicago, IL 60614-0895

Real Time Resolutions, Inc. as Agent for Check N Go P.O. Box 566027 Dallas, TX 75356-6027

Reedsburg ARea Medical Center c/o Bonded Collectors of WI, Inc. P.O Box 83 Portage, WI 53901-0083

RJM Acquisitions LLC 575 Underhill Blvd. Suite 224 Syosset, NY 11791-4437

Rock Valley College 3301 N. Mulford Road Rockford, IL 61114 Rockford Anesthesioloigsts P.O. Box 4569 Rockford, IL 61104

Rockford Associated Pathologist P.O. Box 15785 Loves Park, IL 61132

Rockford Health System 2400 N. Rockton Ave. Rockford, IL 61103

Rockford Health System 2300 N. Rockton Rockford, IL 61103

Rockford Mercantile 2502 S. Alpine Rockford, IL 61108

Security Finance Corporation of Illinois, Inc. c/o AR Biggs, President 204 E. Main Street Spartanburg, SC 29304

Security Finance Corporation of Illinois, Inc. c/o CT Corporation System 208 S. LaSalle Street Suite 814 Chicago, IL 60604

Security Finance of Illinois, LLC c/o CT Corporation System 208 S. LaSalle St. Suite 814 Chicago, IL 60604

Springleaf Financial Services of Illinois, Inc. 211 Elm Street Rockford, IL 61101 Springleaf Financial Services of Illinois, Inc. c/o CT Corporation System 208 S. LaSalle Street Suite 814 Chicago, IL 60604

Springleaf Financial Services of Illinois, Inc. c/o Gerald A. Montgomery 601 NW Second Street Evansville, IN 47708

Springleaf Financial Services of Indiana, Inc. c/o CT Corporation 208 S. LaSalle St. Suite 814 Chicago, IL 60604

Springleaf Financial Services of Indiana Gerald A. Montgomery 601 NW 2nd Street Evansville, IN 47708

Springleaf Financial Services P.O. Box 3251 Evansville, IN 47731

Sprint P.O. Box 4191 Carol Stream, IL 60197

Sprint Nextel Correspondence Attn: Bankruptcy Dept. P.O. Box 7949 Overland Park, KS 66207-0949

Swedish American c/o Commonwealth Systems 245 Main Street Dickson City, PA 18519

Swedish American c/o CTCOMMOL P.O. Box 1022 Wixom, MI 48393 Swedish American P.O. Box 310283 Des Moines, IA 50331-0283

Swedish American c/o CTCOMMOL P.O. Box 1022 Wixom, MI 48393-1022

Swedish American Hospital 1401 East State Street Rockford, IL 61104

Swedish American Hospital c/o Mutual Management 401 E. State Street Rockford, IL 61104

T-Mobil 1405 W. Lane Road Machesney Park, IL 61115

US Department of Education c/o Nelnet 3015 South Parker Road Suite 400 Aurora, CO 80014-2904

Verizon 3879 N. Perryville Road Rockford, IL 61114